

United States Bankruptcy Court
Northern District of California

In re:
Edmundo H Broas
Amelia N Broas
Debtors

Case No. 19-40023-WJL
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0971-4

User: ywon
Form ID: pdfntcal

Page 1 of 2
Total Noticed: 24

Date Rcvd: May 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2019.

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smg
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14912979
14910225
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14910232
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14919589
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14925486

Edmundo H Broas, Amelia N Broas, 172 W. Catamaran Circle, Pittsburg, CA 94565
+Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
+Toyota Motor Credit Corporation, c/o Law Offices of Austin P. Nagel,
111 Deerwood Rd., Suite 305, San Ramon, CA 94583-1530
+ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933,
San Diego, CA 92177-7921
+American Capital Ent., PO Box 893580, Temecula, CA 92589-3580
+Aztec Foreclosure Corp., 3636 N. Central Ave., Suite 400, Phoenix, AZ 85012-1932
+Check n Go, 2951A Harbor St., Pittsburg, CA 94565-5460
+Fast Auto and Payday Loans, 1615 Wilcox Ave., #987, Los Angeles, CA 90028-6205
Franklin Collection Service, Inc, P.O. Box 3910, Tupelo, MS 38803-3910
+I.C. System, INC., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
+Mr. Cooper, 8959 Cypress Waters Blvd., Coppell, TX 75019-4643
+Navient, PO Box 9000, Wilkes Barre, PA 18773-9000
Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,
PO BOX 16408, St. Paul, MN 55116-0408
+PNC Equipment Finance, 655 Business Center Dr Ste 250, Horsham, PA 19044-3448
+TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52409)
+The Bank of New York Mellon, Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Dept.,
PO Box 619096, Dallas TX 75261-9096
+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
+Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
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14922314
14927003
14910227

E-mail/Text: itcdbg@edd.ca.gov May 08 2019 03:12:09 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
E-mail/Text: BKBNCNotices@ftb.ca.gov May 08 2019 03:12:48 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
E-mail/Text: USCBNNotices@cdtfa.ca.gov May 08 2019 03:12:50 State Board of Equalization,
Collection Dept., P.O. Box 942879, Sacramento, CA 94279
E-mail/Text: DocumentFiling@lciinc.com May 08 2019 03:11:37 13/7, LLC, PO BOX 1931,
Burlingame, CA 94011
+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 08 2019 03:17:10 AT&T CORP,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
+E-mail/Text: bankruptcy@cashcall.com May 08 2019 03:12:42 Cashcall, Inc, 1 City Blvd, W,
Orange, CA 92868-3621

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2019 at the address(es) listed below:

Arnold L. Graff on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK
as successor in interest to JP Morgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage
Investments II Trust 2006-AR7 Mortgage Pass-Throu ecfcab@aldridgepite.com,
ALG@ecf.inforuptcy.com
Austin P. Nagel on behalf of Creditor Toyota Motor Credit Corporation melissa@apnagellaw.com
Martha G. Bronitsky 13trustee@oak13.com
Office of the U.S. Trustee/Oak USTPRegion17.OA.ECF@usdoj.gov
William M. Rubendall on behalf of Joint Debtor Amelia N Broas wrubelaw@sbcglobal.net,
Gl897@notify.cincompass.com
William M. Rubendall on behalf of Debtor Edmundo H Broas wrubelaw@sbcglobal.net,
Gl897@notify.cincompass.com

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION**

In re:

EDMUNDO H BROAS
AMELIA N BROAS
Debtor(s)

Case No. 19-40023-WJL13

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/04/2019.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/04/2019.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$433,440.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,730.00
Less amount refunded to debtor	\$1,281.87

NET RECEIPTS:	\$2,448.13
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$313.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$313.32
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
13/7 LLC	Unsecured	NA	3,042.48	3,042.48	0.00	0.00
AMERICAN CAPITAL ENT.	Unsecured	360.00	NA	NA	0.00	0.00
AT&T CORP BY AMERICAN INFOSOL	Unsecured	522.00	522.12	522.12	0.00	0.00
CASHCALL, INC	Unsecured	3,862.20	NA	NA	0.00	0.00
CHECK N GO	Unsecured	5,604.26	NA	NA	0.00	0.00
FAST AUTO AND PAYDAY LOANS	Unsecured	3,260.15	NA	NA	0.00	0.00
I.C. SYSTEM, INC.	Unsecured	335.00	NA	NA	0.00	0.00
INTERCOASTAL FINANCIAL LLC	Unsecured	NA	4,225.97	4,225.97	0.00	0.00
MR. COOPER	Secured	0.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE DBA MR C	Secured	533,000.00	567,387.70	567,387.70	1,824.81	0.00
NATIONSTAR MORTGAGE DBA MR C	Secured	30,984.52	32,863.79	32,863.79	0.00	0.00
NAVIENT	Unsecured	9,050.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	7,674.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	6,150.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	5,764.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	3,493.00	NA	NA	0.00	0.00
NAVIENT ON BEHALF OF ECMC	Unsecured	12,756.00	45,836.05	45,836.05	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	32,987.00	31,956.08	31,956.08	310.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$567,387.70	\$1,824.81	\$0.00
Mortgage Arrearage	\$32,863.79	\$0.00	\$0.00
Debt Secured by Vehicle	\$31,956.08	\$310.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$632,207.57	\$2,134.81	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,626.62	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$313.32</u>		
Disbursements to Creditors	<u>\$2,134.81</u>		
TOTAL DISBURSEMENTS :			<u>\$2,448.13</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2019

By: /s/ Martha G. Bronitsky

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT was served on the parties listed below by ordinary U.S. Mail or served electronically through the Court's ECF System at the e-mail address registered with the Court on this 6th day of May, 2019.

EDMUNDO H BROAS
AMELIA N BROAS
172 W CATAMARAN CIRCLE
PITTSBURG, CA 94565

WILLIAM M RUBENDALL ATTY
801 AUGUSTA COURT
CONCORD, CA 94518

ELECTRONIC SERVICE - United States Trustee

Date: May 06, 2019

/s/ Trustee Martha G. Bronitsky

Trustee Martha G. Bronitsky
Chapter 13 Trustee
PO Box 5004
Hayward, CA 94540